

RICK D. NYDEGGER
BRENT P. LORIMER
THOMAS R. YUKSINIC
LARRY R. LAYCOCK
JONATHAN W. RICHARDS
DAVID R. WRIGHT
JOHN C. STRINGHAM
JOHN M. GUYNN
CHARLES L. ROBERTS
DANA L. TANGREN
ERIC L. MASCHOFF
CHARLES J. VEVERKA
ROBYN L. PHILLIPS
RICHARD C. GILMORE *
STERLING A. BRENNAN
R. BURNS ISRAELSEN
DAVID R. TODD
DAVID B. DELLENBACH
L. DAVID GRIFFIN
ADRIAN J. LEE
FRASER D. ROY
CARL T. REED



R. PARRISH FREEMAN, JR.
PETER F. MALEN, JR.
L. REX SEARS, PH.D.
WILLIAM R. RICHTER
ROBERT E. AYCOCK
JENS C. JENKINS
MICHAEL B. DODD
KEVIN W. STINGER
WILLIAM J. ATHAY
RYAN D. BENSON
SARA D. JONES
TIGE KELLER
JANNA L. JENSEN
MATTHEW D. TODD
J. LAVAR OLDHAM
MICHAEL J. FRODSHAM
BRETT A. HANSEN
BRETT I. JOHNSON
MATTHEW A. BARLOW
WESLEY C. ROSANDER
ANDREW S. HANSEN
CHAD E. NYDEGGER
JOSEPH G. PIA
CLINTON E. DUKE
RYAN N. FARR *
JAMES B. BELSHE
KIRK R. HARRIS
KEELY SCHNEITER
MICHAEL M. BALLARD
DAVID A. JONES
SHANE K. JENSEN
JONATHAN M. BENNS, PH.D.

VERNON R. RICE §
OF COUNSEL

WORKMAN | NYDEGGER

INTELLECTUAL PROPERTY ATTORNEYS

1000 EAGLE GATE TOWER
60 EAST SOUTH TEMPLE
SALT LAKE CITY, UTAH 84111
TELEPHONE: (801) 533-9800
FAX: (801) 328-1707
WEBSITE: HTTP://WWW.WNLAW.COM

Express Mailing Label No. EV 774 500 665 US

PATENT APPLICATION
Docket No. 14689.10

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)
Wayne A. Provost)
Serial No.: 09/756,077) Art Unit
3626
Filed: January 8, 2001)
Conf. No.: 6455)
For: PAYMENT OF HEALTH CARE INSURANCE)
CLAIMS USING SHORT-TERM LOANS)
Examiner: Carolyn M. Bleck)

TRANSMITTAL FOR REQUEST FOR CONTINUED EXAMINATION

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is a Request for Continued Examination (RCE) under 37 CFR § 1.114 for the above-identified application.

A. Instructions and Averments

___ Enter the Amendment under 37 CFR § 1.116, previously filed on

___ This application is entitled to Small Entity Status under 37 CFR §§ 1.9 and 1.27.

02/02/2006 MAILING 0000053 09756077

01 FC:2801

395.00 0P

B. Enclosed

☒ An Amendment "B" and Response for entry in the present application.

☐ To render this RCE timely filed, enclosed is a Petition for ____-Month Extension of Time.

☒ A Certificate of Mailing by "Express Mail" certifying a filing date for the enclosed application by use of Express Mail Label No. EV 774 500 665 US.

☐ A Request for Nonpublication of Application.

☐ An Associate Power of Attorney.

C. Payments

☒ Form PTO-2038 submitting payment in the amount of \$395.00 is enclosed to cover the following fees:

☒ the \$395.00 RCE filing fee pursuant to 37 CFR § 1.17(e); and

☐ the \$____ petition fee for the ____-month extension of time.

☐ Please debit Deposit Account No. 23-3178 in the amount of \$____ for the government filing fee.

☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 23-3178.

☒ Any additional filing fees required under 37 CFR § 1.16.

☒ Any patent application processing fees under 37 CFR § 1.17.

☐ The issue fee set forth in 37 CFR § 1.18 at or before mailing of the Notice of Allowance, pursuant to 37 CFR § 1.311(b).

☒ A duplicate copy of this letter is enclosed.

Please address all future correspondence in connection with the above-identified patent application to the attention of the undersigned.

Dated this 31st day of January 2006.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Carl T. Reed". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

CARL T. REED
Attorney for Applicant
Registration No. 45,454
Customer No. 022913
Telephone No. 801.533.9800